

JS 44 (Rev. 12/07, NJ 5/08)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS

ANGELA HOOVER

(b) County of Residence of First Listed Plaintiff _____

(c) Attorney's (Firm Name, Address, Telephone Number and Email Address)

Craig Thor Kimmel, Esquire
Kimmel & Silverman, P.C.
30 E. Butler Pike
Ambler, PA 19002
(215) 540-8888

DEFENDANTS

MONARCH RECOVERY MANAGEMENT, INC.

County of Residence of First Listed Defendant _____

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE
LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
☒ 3 Federal Question (U.S. Government Not a Party)
☐ 2 U.S. Government Defendant
☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | | | | | |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| | PTF | DEF | | PTF | DEF |
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS		FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury	PERSONAL INJURY <input type="checkbox"/> 362 Personal Injury - Med. Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs. <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition	LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	

V. ORIGIN

(Place an "X" in One Box Only)

- ☒ 1 Original Proceeding
☐ 2 Removed from State Court
☐ 3 Remanded from Appellate Court
☐ 4 Reinstated or Reopened
☐ 5 Transferred from another district (specify)
☐ 6 Multidistrict Litigation
☐ 7 Appeal to District Judge from Magistrate Judgment

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 U.S.C SECTION 1692

Brief description of cause:

Fair Debt Collection Practices Act

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No**VIII. RELATED CASE(S)**

(See instructions):

JUDGE

DOCKET NUMBER

Explanation:

7-5-11

/S/ CRAIG THOR KIMMEL

DATE

SIGNATURE OF ATTORNEY OF RECORD

UNITED STATES DISTRICT COURT

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

Address of Plaintiff: 900 May Post Office Road, Strasburg PA 17579

Address of Defendant: 10965 Decatur Road, Philadelphia PA 19154

Place of Accident, Incident or Transaction: _____
(Use Reverse Side For Additional Space)

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock?

(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))

Yes ☐ No ☒

Does this case involve multidistrict litigation possibilities?

Yes ☐ No ☒

RELATED CASE, IF ANY:

Case Number: _____ Judge _____ Date Terminated: _____

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court?
Yes ☐ No ☒
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual?
Yes ☐ No ☒

CIVIL: (Place ☒ in ONE CATEGORY ONLY)

A. Federal Question Cases:

1. ☐ Indemnity Contract, Marine Contract, and All Other Contracts
2. ☐ FELA
3. ☐ Jones Act-Personal Injury
4. ☐ Antitrust
5. ☐ Patent
6. ☐ Labor-Management Relations
7. ☐ Civil Rights
8. ☐ Habeas Corpus
9. ☐ Securities Act(s) Cases
10. ☐ Social Security Review Cases
11. ☒ All other Federal Question Cases 15 U.S.C § 1692
(Please specify)

B. Diversity Jurisdiction Cases:

1. ☐ Insurance Contract and Other Contracts
2. ☐ Airplane Personal Injury
3. ☐ Assault, Defamation
4. ☐ Marine Personal Injury
5. ☐ Motor Vehicle Personal Injury
6. ☐ Other Personal Injury (Please specify)
7. ☐ Products Liability
8. ☐ Products Liability — Asbestos
9. ☐ All other Diversity Cases
(Please specify)

ARBITRATION CERTIFICATION

(Check Appropriate Category)

I, Craig Ther Kimmel, counsel of record do hereby certify:
☐ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;
☐ Relief other than monetary damages is sought.

DATE: 7-5-11

Craig Ther Kimmel
Attorney-at-Law

57100
Attorney I.D.#

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 7-5-11

Craig Ther Kimmel
Attorney-at-Law

57100
Attorney I.D.#

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

CASE MANAGEMENT TRACK DESIGNATION FORM

Angela Hoover

CIVIL ACTION

Monarch Recovery Management
INC.

NO.

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:

- (a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255. ()
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ()
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. (X)
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ()
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) ()
- (f) Standard Management – Cases that do not fall into any one of the other tracks. ()

Date

7-5-11

Attorney-at-law

Cary Throckmoller

Attorney for

Angela Hoover

Telephone

215-540-8888

FAX Number

877-788-2864

E-Mail Address

kimnel@creditlaw.com

ANGELA HOOVER (“Plaintiff”), by her attorneys, KIMMEL & SILVERMAN, P.C., alleges the following against MONARCH RECOVERY MANAGEMENT, INC. (“Defendant”):

1. Plaintiff's Complaint is based on the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.* ("FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices and the Telephone Consumer Protection Act, 47 U.S.C. § 227 *et seq.* ("TCPA").

2. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before “any appropriate United States district court without regard to the amount in controversy,” and 28 U.S.C. § 1331 grants this court original jurisdiction of all civil actions arising under the laws of the United States.

1 misleading practices, prohibit harassing and abusive tactics, and proscribe unfair or
2 unconscionable conduct, both generally and in a specific list of disapproved practices.

3 12. In particular, the FDCPA broadly enumerates several practices considered
4 contrary to its stated purpose, and forbids debt collectors from taking such action. The
5 substantive heart of the FDCPA lies in three broad prohibitions. First, a “debt collector may not
6 engage in any conduct the natural consequence of which is to harass, oppress, or abuse any
7 person in connection with the collection of a debt.” 15 U.S.C. § 1692d. Second, a “debt
8 collector may not use any false, deceptive, or misleading representation or means in connection
9 with the collection of any debt.” 15 U.S.C. § 1692e. And third, a “debt collector may not use
10 unfair or unconscionable means to collect or attempt to collect any debt.” 15 U.S.C. § 1692f.
11 The FDCPA is designed to protect consumers from unscrupulous collectors, whether or not there
12 exists a valid debt, broadly prohibits unfair or unconscionable collection methods, conduct which
13 harasses, oppresses or abuses any debtor, and any false, deceptive or misleading statements in
14 connection with the collection of a debt.
15

16 13. In enacting the FDCPA, the United States Congress found that “[t]here is
17 abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many
18 debt collectors,” which “contribute to the number of personal bankruptcies, to marital instability,
19 to the loss of jobs, and to invasions of individual privacy.” 15 U.S.C. § 1692a. Congress
20 additionally found existing laws and procedures for redressing debt collection injuries to be
21 inadequate to protect consumers. 15 U.S.C. § 1692b.
22

23 14. Congress enacted the FDCPA to regulate the collection of consumer debts by debt
24 collectors. The express purposes of the FDCPA are to “eliminate abusive debt collection
25 practices by debt collectors, to insure that debt collectors who refrain from using abusive debt

1 collection practices are not competitively disadvantaged, and to promote consistent State action
2 to protect consumers against debt collection abuses.” 15 U.S.C. § 1692e.

3
4 **FACTUAL ALLEGATIONS**

5 15. At all relevant times, Defendant was attempting to collect an alleged consumer
6 debt from Plaintiff.

7 16. The alleged debt at issue arose out of transactions, which were primarily for
8 personal, family, or household purposes.

9 17. Beginning in or before June 2010, Defendant constantly and continuously
10 contacted Plaintiff on her home telephone seeking and demanding payment for a consumer debt.

11 18. Plaintiff received telephone calls and voice messages from Defendant on a
12 number of occasions from the following telephone number: (800) 503-3852, which the
13 undersigned confirmed is a phone number for Defendant.

14 19. Defendant contacted Plaintiff several times a week, causing her to receive, on
15 average, more than ten (10) collection calls a week.

16 20. For example, Defendant contacted Plaintiff on Monday, May 24, 2010, at 8:15
17 a.m.; on Wednesday, May 26, 2010, at 9:25 a.m.; and Friday, May 28, 2010, at 8:24 a.m.

18 21. In addition to continuously and repeatedly contacting Plaintiff, Defendant left
19 automated, pre-corded, voicemail messages on her home answering machine, which were able
20 to be heard by other people in her family, including her minor children.

21 22. For example, on June 8, 2010, at 8:23 a.m., Defendant contacted Plaintiff on her
22 home telephone and left the following pre-recorded, voicemail message:

23
24
25 Message from 1-800-503-3852 at 8:23 a.m. June 8th. This is a
message for Angela Hoover. If this is not you, please hang-up or

1 disconnect. By continuing to listen to this message you
2 acknowledge you are Angela Hoover.

3 This is Monarch Recovery Management. This communication is
4 from a debt collector. This is an attempt to collect a debt and any
5 information obtained will be used for that purpose. Please contact
me about this matter at 888-220-2577 and refer to file number
98500370. Thank you.

6 See Exhibit A, June 8, 2010, voicemail message from Defendant.

7 23. Defendant continued to contact Plaintiff, leaving the same pre-recorded,
8 voicemail message on Plaintiff's voicemail. Plaintiff saved some of those voicemail messages,
9 specifically the ones that she received from Defendant on: July 5, 2010; July 11, 2010; and July
10 13, 2010.

11 24. On July 6, 2010, at 9:26 a.m., Defendant called Plaintiff on her home telephone
12 and left the following pre-recorded, voicemail message:

13 Third message from 1-800-503-3852 at 9:26 a.m. July 6th. This is a
14 message for Angela Hoover. If this is not you please hang-up or
15 disconnect. By continuing to listen to this message you
acknowledge you are Angela Hoover.

16 This is Monarch Recovery Management. This communication is
17 from a debt collector. This is an attempt to collect a debt and any
18 information obtained will be used for that purpose. Please contact
me about this matter at 888-220-2577 and refer to file number
98500370. Thank you.

19 See Exhibit B, July 6, 2010, voicemail message from Defendant.

20 25. Also, on July 11, 2010, at 12:20 p.m., Defendant again called Plaintiff on her
21 home telephone and left the following pre-recorded, voicemail message:

22 Sixth message from 1-800-503-3852 at 12:20 p.m., July 11th. This
23 is a message for Angela Hoover. If this is not you please hang-up
24 or disconnect. By continuing to listen to this message you
acknowledge you are Angela Hoover.

25 This is Monarch Recovery Management. This communication is

1 from a debt collector. This is an attempt to collect a debt and any
2 information obtained will be used for that purpose. Please contact
3 me about this matter at 888-220-2577 and refer to file number
4 98500370. Thank you.

5 See Exhibit C, July 11, 2010, voicemail message from Defendant.

6 26. Thereafter, on July 13, 2010, at 8:57 a.m., Defendant called Plaintiff on her home
7 telephone and left the following pre-recorded, voicemail message:

8 Eighth message from 1-800-503-3852 at 8:57 a.m., July 13th. This
9 is a message for Angela Hoover. If this is not you please hang-up
10 or disconnect. By continuing to listen to this message you
11 acknowledge you are Angela Hoover.

12 This is Monarch Recovery Management. This communication is
13 from a debt collector. This is an attempt to collect a debt and any
14 information obtained will be used for that purpose. Please contact
15 me about this matter at 888-220-2577 and refer to file number
16 98500370. Thank you.

17 See Exhibit D, July 13, 2010, voicemail message from Defendant.

18 27. Most recently, on August 3, 2010, Defendant called Plaintiff on her home
19 telephone and left the following pre-recorded, voicemail message stating:

20 Eleventh message from 1-800-503-3852 yesterday at 8:13 a.m.
21 This is a message for Angela Hoover. If this is not you please
22 hang-up or disconnect. By continuing to listen to this message you
23 acknowledge you are Angela Hoover.

24 This is Monarch Recovery Management. This communication is
25 from a debt collector. This is an attempt to collect a debt and any
information obtained will be used for that purpose. Please contact
me about this matter at 888-220-2577 and refer to file number
98500370. Thank you.

See Exhibit E, voicemail message from Defendant.

28. When contacting Plaintiff on her telephone, upon information and belief,
Defendant used an automated telephone dialing system or pre-recorded or artificial voice.

29. Plaintiff did not expressly consent to Defendant's placement of telephone calls to

1 her telephone by the use of an automatic telephone dialing system or pre-recorded or artificial
2 voice prior to Defendant's placement of the calls.

3 30. None of Defendant's telephone calls placed to Plaintiff were for "emergency
4 purposes," as specified in 47 U.S.C. §227(b)(1)(A).

5 31. Plaintiff never expressly consented to the placement of calls to her home
6 telephone by the use of an automatic telephone dialing system or pre-recorded or artificial voice
7 from the original creditor of the account that Defendant was seeking to collect.

8 32. Despite knowing that it did not have her prior express consent, Defendant
9 willfully and knowingly placed automated telephone calls to Plaintiff's home telephone and left
10 pre-recorded or automated messages.

11 33. Finally, in those instances where Plaintiff spoke with Defendant, Defendant asked
12 questions about her marital status, the number of dependants she had, and other personal
13 information, which Plaintiff believed Defendant was seeking this information solely to harass
14 her as the personal information it was seeking did not have any relation to the alleged debt
15 which Defendant was seeking to collect.

16 34. Defendant's actions in attempting to collect the alleged debt were harassing,
17 abusive and highly deceptive.
18
19

20
21 **CONSTRUCTION OF APPLICABLE LAW**

22 **THE FAIR DEBT COLLECTION PRACTICES ACT**

23 35. The FDCPA is a strict liability statute. Taylor v. Perrin, Landry, deLaunay &
24 Durand, 103 F.3d 1232 (5th Cir. 1997). "Because the Act imposes strict liability, a consumer
25 need not show intentional conduct by the debt collector to be entitled to damages." Russell v.

1 Equifax A.R.S., 74 F. 3d 30 (2d Cir. 1996); see also Gearing v. Check Brokerage Corp., 233
2 F.3d 469 (7th Cir. 2000) (holding unintentional misrepresentation of debt collector's legal status
3 violated FDCPA); Clomon v. Jackson, 988 F. 2d 1314 (2d Cir. 1993).

4 36. The FDCPA is a remedial statute, and therefore must be construed liberally in
5 favor of the debtor. Sprinkle v. SB&C Ltd., 472 F. Supp. 2d 1235 (W.D. Wash. 2006). The
6 remedial nature of the FDCPA requires that courts interpret it liberally. Clark v. Capital Credit
7 & Collection Services, Inc., 460 F. 3d 1162 (9th Cir. 2006). "Because the FDCPA, like the
8 Truth in Lending Act (TILA) 15 U.S.C §1601 *et seq.*, is a remedial statute, it should be
9 construed liberally in favor of the consumer." Johnson v. Riddle, 305 F. 3d 1107 (10th Cir.
10 2002).

11 37. The FDCPA is to be interpreted in accordance with the "least sophisticated"
12 consumer standard. See Jeter v. Credit Bureau, Inc., 760 F.2d 1168 (11th Cir. 1985); Graziano
13 v. Harrison, 950 F. 2d 107 (3rd Cir. 1991); Swanson v. Southern Oregon Credit Service, Inc.,
14 869 F.2d 1222 (9th Cir. 1988). The FDCPA was not "made for the protection of experts, but for
15 the public - that vast multitude which includes the ignorant, the unthinking, and the credulous,
16 and the fact that a false statement may be obviously false to those who are trained and
17 experienced does not change its character, nor take away its power to deceive others less
18 experienced." Id. The least sophisticated consumer standard serves a dual purpose in that it
19 ensures protection of all consumers, even naive and trusting, against deceptive collection
20 practices, and protects collectors against liability for bizarre or idiosyncratic interpretations of
21 collection notices. Clomon, 988 F. 2d at 1318.
22
23
24
25

THE TELEPHONE CONSUMER PROTECTION ACT OF 1991

38. In 1991, Congress enacted the TCPA, in response to a growing number of consumer complaints regarding certain telemarketing practices.

39. The TCPA regulates, among other things, the use of automated telephone equipment, or “autodialers.” Specifically, the plain language of section 227(b)(1)(B) prohibits the use of autodialers to make any call to a residential telephone line in the absence of an emergency or the prior express consent of the called party.

40. According to findings by the Federal Communication Commission (“FCC”), the agency Congress vested with authority to issue regulations implementing the TCPA, such calls are prohibited because, as Congress found, automated or prerecorded telephone calls are a greater nuisance and invasion of privacy than live solicitation calls, and such calls can be costly and inconvenient.

COUNT I

DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT

41. In its actions to collect a disputed debt, Defendant violated the FDCPA in one or more of the following ways:

- a. Defendant violated of the FDCPA generally;
- b. Defendant violated §1692d of the FDCPA by harassing Plaintiff in connection with the collection of an alleged debt;
- c. Defendant violated §1692d(5) of the FDCPA by causing Plaintiff’s telephone to ring repeatedly or continuously with the intent to harass, annoy or abuse Plaintiff;
- d. Defendant violated §1692e of the FDCPA by using false, deceptive, or

misleading representations or means in connection with the collection of a debt;

- e. Defendant violated §1692f of the FDCPA by using unfair and unconscionable means with Plaintiff to collect or attempt to collect a debt; and
- f. Defendant acted in an otherwise deceptive, unfair and unconscionable manner and failed to comply with the FDCPA.

COUNT II

DEFENDANT VIOLATED THE TELEPHONE CONSUMER PROTECTION ACT

42. Plaintiff hereby incorporates all facts and allegations specified in all preceding paragraphs, by reference as if fully set forth at length.

43. The Telephone Consumer Protection Act ("TCPA"), codified at 47 U.S.C. § 227 *et seq.*, prohibits the initiation of any telephone call to any residential telephone line using an artificial or prerecorded voice to deliver a message without the prior express consent of the called party. See 47 U.S.C. § 227(b)(1)(B).

44. A person may bring a private cause of action "based on a violation of this subsection or the regulations prescribed under this subsection to enjoin such violation" under §227(b)(3)(A) of the TCPA.

45. A person is entitled to bring "an action to recover for actual monetary loss from such a violation, or to receive \$500 in damages for each such violation, whichever is greater" under §§ 227(b)(3)(B) and 227(c)(5)(B) of the TCPA.

46. The Court, in its discretion, is authorized to award up to three (3) times the actual damages sustained for Defendant's violations by §§227(b)(3) and 227(c)(5) of the TCPA.

47. Defendant repeatedly and regularly placed automated calls to Plaintiff's home telephone, leaving several pre-recorded or automated messages.

1 48. Neither Defendant nor the original creditor had Plaintiff's prior express consent to
2 place these automated telephone calls to her home telephone.

3 49. Despite knowing that it did not have her prior express consent, Defendant
4 willfully and knowingly placed automated telephone calls to Plaintiff's home telephone and left
5 pre-recorded or automated messages.

6 50. Defendant's conduct violated § 227(b)(1)(B) of the TCPA by making any call
7 using any automatic telephone dialing system or an artificial prerecorded voice to Plaintiff's
8 residential telephone.

9 WHEREFORE, Plaintiff, ANGELA HOOVER, respectfully prays for a judgment as
10 follows:

- 11 a. All actual compensatory damages suffered pursuant to 15 U.S.C. §
12 1692k(a)(1);
- 13 b. Statutory damages of \$1,000.00 for the violation of the FDCPA pursuant
14 to 15 U.S.C. § 1692k(a)(2)(A);
- 15 c. All reasonable attorneys' fees, witness fees, court costs and other litigation
16 costs incurred by Plaintiff pursuant to 15 U.S.C. § 1693k(a)(3);
- 17 d. Statutory damages of \$500 for each violation of the TCPA, pursuant to 47
18 U.S.C. § 227(c)(5)(B); and
- 19 e. Any other relief deemed appropriate by this Honorable Court.
- 20
21
22
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25

DEMAND FOR JURY TRIAL

PLEASE TAKE NOTICE that Plaintiff, ANGELA HOOVER, demands a jury trial in
this case.

RESPECTFULLY SUBMITTED,

DATED: 7-5-11

KIMMEL & SILVERMAN, P.C.

By: CTK 3654
Craig Thor Kimmel
Attorney ID # 57100
Kimmel & Silverman, P.C.
30 E. Butler Pike
Ambler, PA 19002
Phone: (215) 540-8888
Fax: (877) 788-2864
Email: kimmel@creditlaw.com

EXHIBITS “A-E” ARE AUDIO FILES
CONTAINING VOICE MAILS.

A SEPARATE CD CONTAINING
EXHIBITS “A-E” WAS FILED
CONTEMPERANOUSLY WITH THE
ORIGINAL COMPLAINT ON
JULY 5, 2011